

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-13728-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pedro Fernandes  
116 Cleveland Ave  
Colonia, NJ 07067-2321

Social Security No.:

xxx-xx-1108

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 23, 2023

JAN: llb

Jeanne Naughton  
Clerk

In re:  
Pedro Fernandes  
Debtor

Case No. 19-13728-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 23, 2023

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2023:

Recip ID	Recipient Name and Address
db	Pedro Fernandes, 116 Cleveland Ave, Colonia, NJ 07067-2321
518045466	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance Corp, 201 Little Falls Dr, Wilmington, DE 19808-1674
518045472	DebtWave, 9325 Sky Park Ct Ste 260, San Diego, CA 92123-4319
518045477	Lakeview Loan Servicing, PO Box 37628, Philadelphia, PA 19101-0628
518045480	PHH Mortgage Services, 2001 Leadenhall Rd, Mount Laurel, NJ 08054
518047299	Sonia Esteves, 116 Cleveland Ave, Colonia, NJ 07067-2321
518045483	+ Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 23 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 23 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518045471	Email/Text: correspondence@credit-control.com	May 23 2023 21:01:00	Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179
518045467	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 23 2023 21:09:54	Cap1/YMAHA, PO Box 30253, Salt Lake City, UT 84130-0253
518045468	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 23 2023 21:21:29	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518045470	Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2023 21:10:19	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
518045473	Email/Text: mrdiscen@discover.com	May 23 2023 21:01:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
518045474	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 23 2023 21:09:44	DSNB American Express, PO Box 8218, Mason, OH 45040-8218
518221833	Email/Text: bnc-quantum@quantum3group.com	May 23 2023 21:02:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518057356	Email/Text: mrdiscen@discover.com	May 23 2023 21:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518045475	Email/Text: sbse.cio.bnc.mail@irs.gov	May 23 2023 21:02:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518045476	Email/Text: bknotificationdistribution@jhcapiatgroup.com		

District/off: 0312-3

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		May 23 2023 21:02:00	JH Portfolio Debt Equities, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
518045469	Email/PDF: ais.chase.ebn@aisinfo.com	May 23 2023 21:08:26	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518213606	Email/PDF: resurgentbknotifications@resurgent.com	May 23 2023 21:08:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518207057	+ Email/Text: LC-Bankruptcy-RF@loancare.net	May 23 2023 21:01:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518045478	Email/Text: LC-Bankruptcy-RF@loancare.net	May 23 2023 21:01:00	LoanCare Servicing CTR, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518045479	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 23 2023 21:01:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518045481	Email/PDF: SoFiBKNotifications@resurgent.com	May 23 2023 21:10:12	Sofi, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
518205208	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 23 2023 21:01:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518045482	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 23 2023 21:02:00	Toyota Motor Credit Cor, PO Box 9786, Cedar Rapids, IA 52409-0004
518193795	+ Email/PDF: ebn_ais@aisinfo.com	May 23 2023 21:09:03	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518045486	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 23 2023 21:10:12	WF Card Services, PO Box 14517, Des Moines, IA 50306-3517
518045484	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 23 2023 21:10:19	Wells Fargo Bank NV NA, PO Box 94435, Albuquerque, NM 87199-4435
518045485	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 23 2023 21:10:12	Wells Fargo National Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518124782	##+	VNB Loan Services Inc., POB 1015, Spring Valley, NY 10977-0815

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis T. Tarlecki	on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Leah E. Capece	on behalf of Debtor Pedro Fernandes lcapece@leclawonline.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Melissa S DiCerbo	on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10